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09/328,626	06/09/1999	STEVEN A. BOVE	245-111	7062

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EXAMINER

FELTEN, DANIEL S

ART UNIT	PAPER NUMBER
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3624

DATE MAILED: 03/19/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/328,626

Applicant(s)

BOVE ET AL.

Examiner

Daniel S Felten

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 17 December 2003.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-62 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-62 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

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DETAILED ACTION

1. The receipt of the Request for Continued Examination ("RCE") filed December 19, 2003 is acknowledged. Claims 1, 15, 30 and 44 have been amended. Claims 1-62 are pending in the application and are presented to be examined upon their merits.

Claim Rejections - 35 USC § 112

2. The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

3. Claims 1-62 are rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention. The applicant has recited the new limitation of *the taxable status for each asset being considered fixed over time and not dependent upon the holding period of the asset.*

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4. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

5. Claims 7,8, 21, 22, 36, 37, 50 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Within the limitation of, "possibly repositionable assets", the word "possibly" has different connotations that may change the scope of the claim, therefore "possibly" within the claim(s) is considered indefinite because one of ordinary skill would not know parameters of what determines a "possibly" repositionable asset. Therefore it is left to the applicant to remove this limitation from the claim and/or to provide claim language that clarifies what is meant by "possibly repositionable assets"

Claim Rejections - 35 USC § 103

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

7. Claims 1-62 are rejected under 35 U.S.C. 103(a) as being unpatentable over

Wallman (hereinafter '098, US 6,161, 098) in view of Wallman (hereinafter '044, US 6,601,044).

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Re claim 1:

'098 discloses a computerized process, product and program for automating and executing investment planning for a client comprising:

(a) inputting into a computer data regarding the client's desired asset portfolio, including the taxable status of each asset (see '098, col. 7, ll. 36+), as in

(c)... preferred domain (see '098, col. 9, ll. 17-24)

(d)...to automatically generate financial transaction recommendations for modifying the clients current asset portfolio to reach as close as possible to the desired asset allocation and preferred domain (see '098, col. 9, ll. 17-24)

(e) displaying the recommendations on a summary report for review by the client (see '098, col. 7, ll. 1-19).

'098 fails to disclose viewing displayed recommendations on a summary report by the file manager, however it would have been obvious for an artisan at the time of the invention to display recommendations to a financial manager because an artisan would recognize that financial managers may have an expertise and judgment to discern whether or not the invention's recommendation would be in the best interest of their clients. Thus to employ a financial manager to view various portfolio recommendation would be an obvious expedient well within the ordinary skill in the art.

'098 fails to disclose, as in (b), inputting into a computer data regarding the client's desired allocation. '044 discloses the user inputting into a computer data regarding the clients desired allocation (see '044, col. 11, 66 to col. 12, ll. 11; and col. 12, lines 34-54). Since '098 provides a presentation and graphical display format that is

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directly linked to a system for managing the portfolio of securities enabling the investor to easily make a selection and place an order as to the shares to be sold for the desired cash and tax results (see '098, col. 2, lines 65+), It would have been obvious for an artisan of ordinary skill at the time of the invention to employ, integrate and/or link '044 with '098 providing the aforementioned feature so as to provide the client with more control over the client's desired asset allocation.

Additionally, '044 may hold multiple accounts that have assets in a taxable or tax-deferred status (i.e. IRA, 401(k)) (see '044, col. 13, col. 17, 34+). Therefore it would have been obvious for an artisan of ordinary skill at the time of the invention to employ, integrate and/or link '044 with '098, because an artisan at the time of the invention would have been motivated provide the client with control over the client's desired asset allocation accounts that have assets in a taxable or tax-deferred status as a part of the client's total portfolio. Thus such a modification would have been an obvious expedient well within the ordinary skill in the art.

Re claim 2:

'098 discloses step (d) includes determining tax impacts of potential sell transactions, the recommendations being selected to minimize the tax impacts (see '098, Abstract, col. 3, ll. 36-47).

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Re claim 3:

'098 discloses that the summary report includes the tax impacts of at least some of the recommendations (see '098, col. 7, ll. 1+).

Re claim 4:

'098 discloses (f) inputting into a computer data regarding the client's asset portfolio preferences, including current assets that the client wishes to hold or sell, and constraints on asset selling (see '098, col. 7, ll. 36+), wherein step (d) further includes using the data in step (f) to automatically generate the financial transaction recommendations (see '098, col. 7, ll. 1+).

Re claim 5:

'098 discloses, as in (d), includes determining transaction costs of potential sell transactions, the recommendations being selected to minimize the transaction costs (see '098, col. 7, ll. 1+).

Re claim 6:

'098 discloses the summary report includes the transaction costs of at least some of the recommendations (see '098, col. 7, 61+).

Re claim 7:

'098 discloses that the client's current asset portfolio includes repositionable assets, non-repositionable assets and possibly repositionable assets, and step (d) includes a recommendation to hold the client's possibly repositionable assets if the client's new asset allocation will be within a predetermined percentage of the desired asset allocation after selling all of the client's repositionable assets (see '098, col. 7, 61+).

Re claim 8:

'098 fails to disclose that the predetermined percentage is 3%. However, since '044 creates a percentable portfolio of that is commensurate with allocation of investment asset (see col. 12, lines 33-54). It would have been obvious for an artisan at the time of the invention to employ '044 having a predetermined percentage because an artisan at the time of the invention would have sought to provide a minimal amount of offset from the desired asset allocation. Thus such a modification would have been obvious to someone skilled in the art.

Re claim 9:

'098 discloses that the client's current asset portfolio includes repositionable assets, non-repositionable assets and possibly repositionable assets, and step (d) includes treating the possibly repositionable assets as non-repositionable assets when making the current asset portfolio modifications (see '098, col. 9, ll. 17-24).

Re claim 10:

'098 discloses that the client's current asset portfolio includes repositionable assets, non-repositionable assets and possibly repositionable assets, and step (d) includes a recommendation to sell the client's repositionable assets until the tax cost of selling equals a predetermined percentage of the client's current asset portfolio (see '098, col. 9, ll. 17-24).

Re claim 11:

'098 discloses that the recommendations include recommendations to (i) add specific amounts of shares to currently held mutual funds, and (ii) open one or more new mutual funds and contribute specific amounts of shares to the new funds (see '098, col. 7, ll. 1+).

Re claim 12:

'098 fails to disclose the desired asset allocation is determined based upon the client's Ibbotson score. The Ibbotson score is based upon a model that determines an asset allocation strategy (using allocation percentages) based upon the investor's personal time horizon and risk tolerance. '044 discloses that the a processor creates a

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percentage allocation of investment classes for each investor based on allocation model input from each investor (see '044, col. 11, line 66 to col. 12, line 1). It would have been obvious to provide for an artisan of ordinary skill at the time of the invention to substitute the allocation model for the Ibbotson score because an artisan of ordinary skill in the art would have been motivated to use either of the two models, being art recognized equivalents to meet personal goals. Thus such modification would have provided no unexpected result to one of ordinary skill in the art.

Re claim 13:

'098 discloses step (d) includes developing target portfolio amounts and adjusted target portfolio amounts for each asset category in the desired asset allocation (see '098, col. 9, ll. 17-24).

Re claim 14:

'098 discloses (f) inputting information regarding the client which is necessary to determine the client's desired asset allocation and the client's preferred domain (see '098, col. 9, ll. 17-24); and

(g) automatically determining the client's desired asset allocation and the client's preferred domain and using the results as the data inputs in steps (b) and (c) (see '098, col. 9, ll. 17-24).

Re claim 15:

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A computerized process for automating and executing investment planning for a client comprising:

- (a) inputting into a computer data regarding the client's current asset portfolio, including the taxable status of each asset, the taxable status for each asset being considered fixed over time and not dependent upon the holding_ period of the asset;
- (b) inputting into a computer data regarding the client's desired asset allocation; (c) inputting into a computer data regarding the client's preferred domain;
- (d) using the data in steps (a)-(c) to automatically generate financial transaction recommendations for modifying the client's current asset portfolio to reach as close as possible to the desired asset allocation and the preferred domain, the recommendations including specific recommendations for selling amounts of selected current assets and specific recommendations for buying amounts of one or more investment funds; and
- (e) selling amounts of selected current assets or buying amounts of one or more investment funds in accordance with the specific recommendations. (see explanation for claim 1)

Re claim 16:

'098 discloses (d) includes determining tax impacts of potential sell transactions, the recommendations being selected to minimize the tax impacts (see explanation of claim 2).

Re claim 17:

'098 discloses that the summary report includes the tax impacts of at least some of the recommendations (see explanation of claim 3).

Re claim 18:

'098 discloses, as in (f), inputting into a computer data regarding the client's asset portfolio preferences, including current assets that the client wishes to hold or sell, and constraints on asset selling, wherein step (d) further includes using the data in step (f) to automatically generate the financial transaction recommendations (see explanation of claim 4).

Re claim 19:

'098 discloses, as in (d), includes determining transaction costs of potential sell transactions, the recommendations being selected to minimize the transaction costs (see explanation of claim 5).

Re claim 20:

'098 discloses that the summary report includes the transaction costs of at least some of the recommendations (see explanation of claim 6).

Re claim 21:

'098 discloses that the client's current asset portfolio includes repositionable assets, non-repositionable assets and possibly repositionable assets, and step (d) includes a

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recommendation to hold the client's possibly repositionable assets if the client's new asset allocation will be within a predetermined percentage of the desired asset allocation after selling all of the client's repositionable assets (see explanation of claim 7).

Re claim 22:

'098 wherein the predetermined percentage is 3% (see explanation claim 7).

Re claim 23:

'098 discloses that the client's current asset portfolio includes repositionable assets, non-repositionable assets and possibly repositionable assets, and step (d) includes treating the possibly repositionable assets as non-repositionable assets when making the current asset portfolio modifications (see explanation of claim 9).

Re claim 24:

'098 discloses that the client's current asset portfolio includes repositionable assets, non-repositionable assets and possibly repositionable assets, and step (d) includes a recommendation to sell the client's repositionable assets until the tax cost of selling equals a predetermined percentage of the client's current asset portfolio (see explanation of claim 10).

Re claim 25:

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'098 the recommendations include recommendations to (i) add specific amounts of shares to currently held mutual funds, and (ii) open one or more new mutual funds and contribute specific amounts of shares to the new funds (see explanation of claim 11).

Re claim 26:

the desired asset allocation is determined based upon the client's Ibbotson score (see explanation for claim 12).

Re claim 27:

(d) includes developing target portfolio amounts and adjusted target portfolio amounts for each asset category in the desired asset allocation (see explanation 13).

Re claim 28:

(f) inputting information regarding the client which is necessary to determine the client's desired asset allocation and the client's preferred domain; and

(g) automatically determining the client's desired asset allocation and the client's preferred domain and using the results as the data inputs in steps (b) and (c) (see explanation for claim 14).

Re claim 29:

(e) further comprises communicating the specific recommendations for selling amounts of selected current assets and specific recommendations for buying amounts of one or

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more investment funds to a trade execution computer which automatically performs the necessary transactions to execute the buy/sell recommendations (see '098, col. 7, ll. 1-19).

Re claim 30:

A computer program product including at least one computer readable medium having computer program logic recorded thereon for automating investment planning for a client, the at least one computer readable medium comprising:

- (a) means for inputting into a computer data regarding the client's current asset portfolio, including the taxable status of each asset, *the taxable status for each asset being considered fixed over time and not dependent upon the holding period of the asset*;
- (b) means for inputting into a computer data regarding the client's desired asset allocation;
- (c) means for inputting into a computer data regarding the client's preferred domain;
- (d) means for automatically generating financial transaction recommendations using the data in (a)-(c) for modifying the client's current asset portfolio to reach as close as possible to the desired asset allocation and the preferred domain, the recommendations including specific recommendations for selling amounts of selected current assets and specific recommendations for buying amounts of one or more investment funds; and
- (e) means for displaying the recommendations on a summary report for review by the client or the client's financial manager (see explanation for claim 1).

Re claim 31:

the means for automatically generating financial transaction recommendations includes means for determining tax impacts of potential sell transactions, the recommendations being selected to minimize the tax impacts (see explanation for claim 2).

Re claim 32:

the summary report includes the tax impacts of at least some of the recommendations (see explanation for claim 3).

Re claim 33:

(f) means for inputting into a computer data regarding the client's asset portfolio preferences, including current assets that the client wishes to hold or sell, and constraints on asset selling, wherein the means for automatically generating financial transaction recommendations uses the data regarding the client's asset portfolio preferences to automatically generate the financial transaction recommendations (see explanation for claim 4).

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Re claim 34:

the means for automatically generating financial transaction recommendations includes means for determining transaction costs of potential sell transactions, the recommendations being selected to minimize the transaction costs (see explanation for claim 5).

Re claim 35:

the summary report includes the transaction costs of at least some of the recommendations (see explanation for claim 6).

Re claim 36:

the client's current asset portfolio includes repositionable assets, non-repositionable assets and possibly repositionable assets, and the means for automatically generating financial transaction recommendations provides a recommendation to hold the client's possibly repositionable assets if the client's new asset allocation will be within a predetermined percentage of the desired asset allocation after selling all of the client's repositionable assets (see explanation for claim 7).

Re claim 37:

the predetermined percentage is 3% (see explanation claim 7).

Re claim 38:

the client's current asset portfolio includes repositionable assets, non-repositionable assets and possibly repositionable assets, and the means for automatically generating financial transaction recommendations treats the possibly repositionable assets as non-repositionable assets when making the current asset portfolio modifications (see explanation for claim 9).

Re claim 39:

the client's current asset portfolio includes repositionable assets, non-repositionable assets and possibly repositionable assets, and the means for automatically generating financial transaction recommendations provides a recommendation to sell the client's repositionable assets until the tax cost of selling equals a predetermined percentage of the client's current asset portfolio (see explanation for claim 10).

Re claim 40:

the recommendations include recommendations to (i) add specific amounts of shares to currently held mutual funds, and (ii) open one or more new mutual funds and contribute specific amounts of shares to the new funds (see explanation for claim 11).

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Re claim 41:

the desired asset allocation is determined based upon the client's Ibbotson score (see explanation for claim 12).

Re claim 42:

the means for automatically generating financial transaction recommendations includes means for developing target portfolio amounts and adjusted target portfolio amounts for each asset category in the desired asset allocation (see explanation for claim 13).

Re claim 43:

(f) means for inputting information regarding the client which is necessary to determine the client's desired asset allocation and the client's preferred domain; and

(g) means for automatically determining the client's desired asset allocation and the client's preferred domain and using the results as the data inputs for the means (a) and (b) (see explanation for claim 14).

Re claim 44:

A computer program product including at least one computer readable medium having computer program logic recorded thereon for automating investment planning for a client, the at least one computer readable medium comprising:

(a) means for inputting into a computer data regarding the client's current asset portfolio, including the taxable status of each asset, *the taxable status for each asset*

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being considered fixed over time and not dependent upon the holding period of the asset;

(b) means for inputting into a computer data regarding the client's desired asset allocation;

(c) means for inputting into a computer data regarding the client's preferred domain;

(d) means for automatically generating financial transaction recommendations using the data in (a)-(c) for modifying the client's current asset portfolio to reach as close as possible to the desired asset allocation and the preferred domain, the recommendations including specific recommendations for selling amounts of selected current assets and specific recommendations for buying amounts of one or more investment funds; and
(e) means for selling amounts of selected current assets or buying amounts of one or more investment funds in accordance with the specific recommendations(see explanation for claim 1).

Re claim 45:

the means for automatically generating financial transaction recommendations includes means for determining tax impacts of potential sell transactions, the recommendations being selected to minimize the tax impacts (see explanation for claim 2).

Re claim 46:

the summary report includes the tax impacts of at least some of the recommendations (see explanation for claim 3).

Re claim 47:

(f) means for inputting into a computer data regarding the client's asset portfolio preferences, including current assets that the client wishes to hold or sell, and constraints on asset selling, wherein the means for automatically generating financial transaction recommendations uses the data regarding the client's asset portfolio preferences to automatically generate the financial transaction recommendations (see explanation for claim 4).

Re claim 48:

the means for automatically generating financial transaction recommendations includes means for determining transaction costs of potential sell transactions, the recommendations being selected to minimize the transaction costs (see explanation for claim 5).

Re claim 49:

the summary report includes the transaction costs of at least some of the recommendations (see explanation for claim 6).

Re claim 50:

the client's current asset portfolio includes repositionable assets, non-repositionable assets and possibly repositionable assets, and the means for automatically generating financial transaction recommendations provides a recommendation to hold the client's possibly repositionable assets if the client's new asset allocation will be within a predetermined percentage of the desired asset allocation after selling all of the client's repositionable assets (see explanation for claim 7).

Re claim 51:

the predetermined percentage is 3% (see explanation claim 7).

Re claim 52:

the client's current asset portfolio includes repositionable assets, non-repositionable assets and possibly repositionable assets, and the means for automatically generating financial transaction recommendations treats the possibly repositionable assets as non-repositionable assets when making the current asset portfolio modifications (see explanation for claim 9).

Re claim 53:

the client's current asset portfolio includes repositionable assets, non-repositionable assets and possibly repositionable assets, and the means for automatically generating

financial transaction recommendations provides a recommendation to sell the client's repositionable assets until the tax cost of selling equals a predetermined percentage of the client's current asset portfolio (see explanation for claim 10).

Re claim 54:

the recommendations include recommendations to (i) add specific amounts of shares to currently held mutual funds, and (ii) open one or more new mutual funds and contribute specific amounts of shares to the new funds (see explanation for claim 11).

Re claim 55:

the desired asset allocation is determined based upon the client's Ibbotson score (see explanation for claim 12).

Re claim 56:

the means for automatically generating financial transaction recommendations includes means for developing target portfolio amounts and adjusted target portfolio amounts for each asset category in the desired asset allocation (see explanation for claim 13).

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Re claim 57:

(f) means for inputting information regarding the client which is necessary to determine the client's desired asset allocation and the client's preferred domain; and

(g) means for automatically determining the client's desired asset allocation and the client's preferred domain and using the results as the data inputs for the means (a) and (b) (see reference for claim 14).

Re claim 58:

the means for selling amounts of selected current assets or buying amounts of one or more investment funds in accordance with the specific recommendations is a trade execution computer which is in communication with the means for automatically generating financial transaction recommendations and which automatically performs the necessary transactions to execute the buy/sell recommendations (see reference for claim 29).

Re claim 59:

(f) inputting into a computer data regarding the client's asset portfolio preferences, including current assets that the client wishes to hold or sell, wherein step (d) further includes using the data in step (f) to automatically generate the financial transaction recommendations (see '044, col. 11, lines 26+; also see explanation for claim 1).

Re claim 60:

(f) inputting into a computer data regarding the client's asset portfolio preferences, including current assets that the client wishes to hold or sell, wherein step (d) further includes using the data in step (f) to automatically generate the financial transaction recommendations (see '044, col. 11, lines 26+; also see explanation for claim 1).

Re claim 61:

(f) means for inputting into a computer data regarding the client's asset portfolio preferences, including current assets that the client wishes to hold or sell, wherein the means for automatically generating financial transaction recommendations uses the data regarding the client's asset portfolio preferences to automatically generate the financial transaction recommendations see ('044, col. 11, lines 26+; also see explanation for claim 1).

Re claim 62:

(f) means for inputting into a computer data regarding the client's asset portfolio preferences, including current assets that the client wishes to hold or sell, wherein the means for automatically generating financial transaction recommendations uses the data regarding the client's asset portfolio preferences to automatically generate the

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financial transaction recommendations (see '044, col. 11, lines 26+; also see explanation for claim 1).

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Daniel S Felten whose telephone number is (703) 305-0724. The examiner can normally be reached on Flex.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (703) 308-1065. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Daniel S Felten
Examiner
Art Unit 3624



DSF
March 4, 2004